

Information to identify the case:

Debtor 1 **Michael S. Walters Sr.**
First Name Middle Name Last Name

Debtor 2
(Spouse, if filing)
First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-3311**
EIN **-----**
Social Security number or ITIN **-----**
EIN **-----**

United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**

Case number: **19-24141-CMB**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Michael S. Walters Sr.

8/4/21

By the court: Carlota M. Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Michael S. Walters, Sr.
Debtor

Case No. 19-24141-CMB
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: admin

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Date Rcvd: Aug 04, 2021

Form ID: 318

Total Noticed: 32

The following symbols are used throughout this certificate:

Symbol **Definition**

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 06, 2021:

Recip ID	Recipient Name and Address
db	+ Michael S. Walters, Sr., P.O. Box 96, Ellwood City, PA 16117-0096
tr	+ Charles O. Zebley, Jr., P.O. Box 2124, Uniontown, PA 15401-1724
cr	+ Santander Consumer USA Inc. dba Chrysler Capital a, P.O. Box 961245, Fort Worth, TX 76161-0244
15145497	+ Chrysler Capital, P.O. Box 961212, Fort Worth, TX 76161-0212
15145500	+ Mariner Finance, 2052 West State Street, New Castle, PA 16101-1250
15145499	+ Mariner Finance, LLC, 8211 Town Center Drive, Nottingham, MD 21236-5904
15145501	+ Nissan-Infiniti, P.O. Box 660366, Dallas, TX 75266-0366
15194117	+ Nissan-Infiniti LT, PO Box 9013, Addison, Texas 75001-9013
15145503	+ PNC Bank Mortgage Servicing, P.O. Box 8703, Dayton, OH 45401-8703
15145507	+ SYWMC/CBNA, P.O. Box 6217, Sioux Falls, SD 57117-6217
15379745	+ The Bank of Missouri, PO Box 105555, Atlanta, GA 30348-5555
15145508	+ The Bank of Missouri, P.O. Box 4499, Beaverton, OR 97076-4499

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Aug 05 2021 03:13:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 04 2021 23:11:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Aug 05 2021 03:13:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 04 2021 23:11:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: RECOVERYCORP.COM	Aug 05 2021 03:13:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15145495	Email/Text: bankruptcy@americanwebloan.com	Aug 04 2021 23:11:00	American Web Loan, 3910 W. 6th Avenue, Box 277, Stillwater, OK 74074
15145496	+ EDI: TSY2.COM	Aug 05 2021 03:13:00	Barclays Bank, P.O. Box 8803, Wilmington, DE 19899-8803
15210304	EDI: CITICORP.COM	Aug 05 2021 03:13:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
15145498	EDI: DISCOVER.COM	Aug 05 2021 03:13:00	Discover Financial, P.O. Box 15316, Wilmington, DE 19850
15182845	EDI: DISCOVER.COM	Aug 05 2021 03:13:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025

District/off: 0315-2

User: admin

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15212378	EDI: JEFFERSONCAP.COM	Aug 05 2021 03:13:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
15181859	EDI: AGFINANCE.COM	Aug 05 2021 03:13:00	ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
15145502	EDI: AGFINANCE.COM	Aug 05 2021 03:13:00	One Main Financial, P.O. Box 1010, Evansville, IN 47706-1010
15213577	Email/Text: Bankruptcy.Notices@pnc.com	Aug 04 2021 23:11:00	PNC BANK, N.A., Bankruptcy Department, 3232 NEWMARK DRIVE, MIAMISBURG OH 45342
15382016	EDI: Q3G.COM	Aug 05 2021 03:13:00	Quantum3 Group LLC as agent for, Bluestem and SCUSA, PO Box 788, Kirkland, WA 98083-0788
15210625	EDI: Q3G.COM	Aug 05 2021 03:13:00	Quantum3 Group LLC as agent for, Genesis FS Card Services Inc, PO Box 788, Kirkland, WA 98083-0788
15145505	+ EDI: RMSC.COM	Aug 05 2021 03:13:00	SYNCB/Amazon, P.O. Box 965015, Orlando, FL 32896-5015
15145506	+ EDI: RMSC.COM	Aug 05 2021 03:13:00	SYNCB/Lowe's, P.O. Box 965005, Orlando, FL 32896-5005
15184805	+ EDI: CHRM.COM	Aug 05 2021 03:13:00	Santander Consumer USA Inc. dba CCAP Auto Lease Lt, P.O. Box 961275, Fort Worth, TX 76161-0275
15145504	+ EDI: CITICORP.COM	Aug 05 2021 03:13:00	Staples-CBNA, P.O. Box 6497, Sioux Falls, SD 57117-6497
15146569	+ EDI: RMSC.COM	Aug 05 2021 03:13:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15215083	EDI: AIS.COM	Aug 05 2021 03:13:00	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457

TOTAL: 22

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC Bank, NA
cr		PNC Bank, National Association

TOTAL: 2 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 06, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 4, 2021 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor PNC Bank NA bnicholas@kmllawgroup.com
Charles O. Zebley, Jr.	on behalf of Trustee Charles O. Zebley Jr. COZ@Zeblaw.com, PA67@ecfcbis.com;Lyndie@Zeblaw.com
Charles O. Zebley, Jr.	COZ@Zeblaw.com PA67@ecfcbis.com;Lyndie@Zeblaw.com
Christian M Rieger	on behalf of Debtor Michael S. Walters Sr. criegegerlaw@gmail.com
Maria Miksich	on behalf of Creditor PNC Bank National Association mmiksich@kmllawgroup.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Thomas Song	on behalf of Creditor PNC Bank NA pawb@fedphe.com
Thomas Song	on behalf of Creditor PNC Bank National Association pawb@fedphe.com
William E. Craig	on behalf of Creditor Santander Consumer USA Inc. dba Chrysler Capital as servicer for CCAP Auto Lease Ltd. ecfmail@mortoncraig.com mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

TOTAL: 9